

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: September 2018

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew Kuzy
Signature of Debtor

10/20/18
Date

Colleen A. Kuzy
Signature of Joint Debtor

10/20/18
Date

Signature of Preparer

Date

Printed Name of Preparer

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
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: Chapter 11
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Reporting Period: September 2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	334.77	
RECEIPTS		
Wages (Net)	2102.58	
Interest and Dividend Income	0	
Alimony and Child Support	0	
Social Security and Pension Income	575	
Sale of Assets	0	
Other Income (attach schedule)	1190.00	
Total Receipts	3867.58	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities CELL, COMCAST, ELECTRIC, H2O	1869.64	
Insurance PROG	402.49	
Auto Expense Fuel, INS	213.86	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance HOUSE	293.66	
Medical Expenses	22.88	
Household Expenses	602.18	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	0	
Travel and Entertainment	0	
Gifts	0	
Other (attach schedule)	80.00	
Total Ordinary Disbursements	3486.71	
REORGANIZATION ITEMS:		
Professional Fees	0	
U. S. Trustee Fees	0	
Other Reorganization Expenses (attach schedule)	0	
Total Reorganization Items	0	
Total Disbursements (Ordinary + Reorganization)	3486.71	
Net Cash Flow (Total Receipts - Total Disbursements)	380.87	
Cash - End of Month (Must equal reconciled bank	380.87	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

(9/99)

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
SCHMALZ	1190.00	
Other Taxes		
Other Ordinary Disbursements		
WYASE CO CLERK OF COURTS	50.00	
PA BOARD OF PROB	30.00	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 1120 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

(9/99)

**In Re: Andrew F. Kuzy, and
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Debtors.**

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month		Yes	No
1.	Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2.	Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3.	Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4.	Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

[illegible]

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN
Primary Account Number:

Page 1 of 4

ADDRESS SERVICE REQUESTED

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts

	Online	www.fnb-online.com
	By Phone	1 800-555-5455
	By Mail	4140 E. State Street Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$281.91

FREE SMALL BUSINESS CHECKING -

Account Summary

Date	Description	Amount		
09/01/2018	Balance Last Statement	\$1,098.37	Minimum Balance	\$114.88
	6 Credit(s) This Period	\$3,657.58	Average Ledger Balance	\$890.41
	54 Debit(s) This Period	\$4,474.04	Average Available Balance	\$818.80
09/28/2018	Balance This Statement	\$281.91		

Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2018	Balance Last Statement			\$1,098.37
09/04/2018	6462 ATM WTD 09/01 19:12 FIRST NAT BANK CANONSBURG PA PA	\$200.00		\$898.37
09/04/2018	31209 POS PUR 09/01 13:08 WM SUPERCENTER # WASHINGTON PA	\$46.30		\$852.07
09/04/2018	514152 POS PUR 08/31 18:54 WAL-MART #1739 WASHINGTON PA	\$46.13		\$805.94
09/04/2018	79292 POS PUR 08/31 20:08 SUNOCO 005968820 CANONSBURG PA	\$34.98		\$770.96
09/04/2018	0363 POS PUR 08/30 07:03 SESAME INN MCMURRAY PA	\$32.33		\$738.63
09/04/2018	25317 POS PUR 09/02 05:58 CHESTNUT RIDGE G GRANTSVILLE MD	\$18.75		\$719.88
09/05/2018	CHECK # 1012	\$304.21		\$415.67
09/07/2018	PP596SALANDRA FU PAYROLL		\$1,303.39	\$1,719.06
09/07/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,659.06
09/10/2018	CHECK # 1013	\$241.11		\$1,417.95
09/10/2018	63325 PIN PUR 09/10 12:34 KMART 4770 MCMURRAY PA	\$86.84		\$1,331.11
09/10/2018	63324 POS PUR 09/10 12:32 KMART 4770 MCMURRAY PA	\$38.50		\$1,292.61



55295 2200993 073594 147187 0001/0002

ANDREW F. KUZY, DEBTOR IN

Page 3 of 4

Primary Account Number:

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
09/10/2018	38059 POS PUR 09/09 19:02 LOVE S TRAVEL 00 CUMBERLAND MD	\$32.65		\$1,259.96
09/10/2018	307932 PIN PUR 09/10 17:02 THE HOME DEPOT # WASHINGTON PA	\$28.79		\$1,231.17
09/10/2018	786025 POS PUR 09/10 17:22 Wal-Mart Super C WASHINGTON PA	\$14.24		\$1,216.93
09/12/2018	90007 POS PUR 09/11 00:58 IMPERIAL CLEANER WASHINGTON PA	\$23.70		\$1,193.23
09/12/2018	48178 POS PUR 09/11 03:18 LOWES #00671* WASHINGTON PA	\$16.94		\$1,176.29
09/13/2018	89530 POS PUR 09/12 11:39 LOWES #00671* WASHINGTON PA	\$47.93		\$1,128.36
09/13/2018	20995 POS PUR 09/12 17:08 TJ'S DELI MART # CANONSBURG PA 001	\$26.44		\$1,101.92
09/13/2018	23294 POS PUR 09/11 23:57 CHICK-FIL-A #032 WASHINGTON PA 1	\$14.72		\$1,087.20
09/14/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,027.20
09/14/2018	821847 PIN PUR 09/14 17:50 SAM'S Club WASHINGTON PA	\$63.62		\$963.58
09/17/2018	DEPOSIT		\$400.00	\$1,363.58
09/17/2018	458045 POS PUR 09/15 13:01 Wal-Mart Super C WASHINGTON PA	\$14.16		\$1,349.42
09/17/2018	46669 POS PUR 09/14 20:56 WENDY'S 413 WASHINGTON PA	\$8.98		\$1,340.44
09/18/2018	DEPOSIT		\$390.00	\$1,730.44
09/18/2018	20145 POS PUR 09/18 09:06 AMERICAN-WATER-P 800-272-1325 PA	\$231.06		\$1,499.38
09/18/2018	92253 POS PUR 09/17 04:44 WIRELESS ZONE #6 WASHINGTON PA	\$216.56		\$1,282.82
09/18/2018	92254 POS PUR 09/17 03:29 WIRELESS ZONE #6 WASHINGTON PA	\$69.79		\$1,213.03
09/18/2018	44066 POS PUR 09/18 17:49 WENDY'S 414 CANONSBURG PA	\$7.93		\$1,205.10
09/19/2018	526712 PIN PUR 09/19 13:10 FIVE BELOW 197 8 WASHINGTON PA	\$41.33		\$1,163.77
09/19/2018	58489 POS PUR 09/18 02:14 WASHINGTON HYUND WASHINGTON PA	\$37.05		\$1,126.72
09/19/2018	39197 PIN PUR 09/19 12:01 H&M0343 WASHINGTON PA	\$32.96		\$1,093.76
09/19/2018	31358 POS PUR 09/18 04:15 SPEEDWAY 02915 7 WASHINGTON PA LK	\$31.54		\$1,062.22
09/19/2018	98543 POS PUR 09/18 20:17 MCDONALD'S F4865 CANONSBURG PA 1	\$9.57		\$1,052.65
09/20/2018	CHECK # 1019	\$250.00		\$802.65
09/20/2018	192926 POS PUR 09/19 18:05 WAL-MART #1739 WASHINGTON PA	\$30.92		\$771.73
09/20/2018	CHECK # 1016	\$30.00		\$741.73
09/21/2018	PP596SALANDRA FU PAYROLL		\$799.19	\$1,540.92
09/21/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,480.92
09/21/2018	Charge Back Item Check 2389	\$350.00		\$1,130.92
09/21/2018	CHECK # 1017	\$275.02		\$855.90
09/21/2018	CHECK # 1015	\$186.49		\$669.41



2000/2000 0000 147149 565610 1460023 56255

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
09/21/2018	CHECK # 1018	\$50.00		\$619.41
09/21/2018	86245 POS PUR 09/20 03:09 KINGS FAMILY RES CANONSBURG PA	\$44.04		\$575.37
09/21/2018	42186 POS PUR 09/20 21:11 JEFFREYS DRUG ST CANONSBURG PA	\$18.35		\$557.02
09/21/2018	Return Deposit/Cash Item Fee	\$12.00		\$545.02
09/24/2018	10786 PIN PUR 09/24 10:27 GIANT-EAGLE #003 Washington PA	\$88.17		\$456.85
09/24/2018	178266 POS PUR 09/23 14:27 WAL-MART #1739 WASHINGTON PA	\$82.27		\$374.58
09/24/2018	37360 POS PUR 09/22 00:08 MCDONALD'S F1153 WASHINGTON PA	\$21.18		\$353.40
09/25/2018	DEPOSIT		\$400.00	\$753.40
09/25/2018	CHECK # 1021	\$266.66		\$486.74
09/25/2018	CHECK # 1020	\$135.83		\$350.91
09/25/2018	55667 POS PUR 09/24 06:28 KWIK FILL 236 HOUSTON PA	\$36.03		\$314.88
09/26/2018	CHECK # 1014	\$200.00		\$114.88
09/27/2018	DEPOSIT		\$365.00	\$479.88
09/28/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$419.88
09/28/2018	CHECK # 1004	\$135.83		\$284.05
09/28/2018	58682 POS PUR 09/27 19:14 MCDONALD'S F1153 WASHINGTON PA	\$2.12		\$281.93
09/28/2018	NEGATIVE COLLECTED BALANCE FEE	\$0.02		\$281.91
09/28/2018	Balance This Statement			\$281.91

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1004	09/28/2018	\$135.83	1015	09/21/2018	\$186.49	1019	09/20/2018	\$250.00
1012*	09/05/2018	\$304.21	1016	09/20/2018	\$30.00	1020	09/25/2018	\$135.83
1013	09/10/2018	\$241.11	1017	09/21/2018	\$275.02	1021	09/25/2018	\$266.66
1014	09/26/2018	\$200.00	1018	09/21/2018	\$50.00			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/04/2018	\$719.88	09/14/2018	\$963.58	09/24/2018	\$353.40
09/05/2018	\$415.67	09/17/2018	\$1,340.44	09/25/2018	\$314.88
09/07/2018	\$1,659.06	09/18/2018	\$1,205.10	09/26/2018	\$114.88
09/10/2018	\$1,216.93	09/19/2018	\$1,052.65	09/27/2018	\$479.88
09/12/2018	\$1,176.29	09/20/2018	\$741.73	09/28/2018	\$281.91
09/13/2018	\$1,087.20	09/21/2018	\$545.02		

Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	1623.50	26252.00	17.0000	95.50	1724.00
Removal		1100.00			
Total	1623.50	27352.00		95.50	1724.00

Taxes	This Pay	YTD
Social Security	100.66	1695.87
Medicare	23.54	396.63
Federal Income Tax	126.86	2076.75
Pennsylvania	49.84	839.69
PA LST \$52	2.00	36.00
PA Employee Unemp.	0.97	16.40
S Strabane Twp.	16.24	273.57
Total	320.11	5334.91

Net Pay	This Pay	YTD	Account Number
This Check	1303.39	22017.09	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	1623.50	27352.00	
Medicare	1623.50	27352.00	
Federal Income Tax	1623.50	27352.00	M / 0
Pennsylvania	1623.50	27352.00	M / 0
PA LST \$52	1623.50	27352.00	
PA Employee Unemp.	1623.50	27352.00	
S Strabane Twp.	1623.50	27352.00	M / 0

Salandra Funeral Service, Inc.

304 West Pike Street

Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

PAPT P596
 Salandra Funeral Service, Inc.
 304 West Pike Street
 Canonsburg, PA 15317

Pay Date 09/07/2018

Voucher Number

WASHINGTON FEDERAL SAVINGS BANK

CANONSBURG, PA 15317

60-74222433

*** NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE ***

1000 22

2/6

Andrew Kuzy

531 Warrick Dr

Washington, PA 15301

Net Direct Deposit to Checking \$1303.39

NON - NEGOTIABLE

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301
Employee No. 22

Period Begin 09/02/2018
Period End 09/15/2018
Voucher No.
Dept No. 1000

	This Pay	Year-To-Date
Earnings	967.50	28319.50
Taxes	168.31	5503.22
Net Pay	799.19	22816.28

Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	892.50	27144.50	17.0000	52.50	1776.50
Removal	75.00	1175.00			
Total	967.50	28319.50		52.50	1776.50

Taxes	This Pay	YTD
Social Security	59.99	1755.86
Medicare	14.03	410.66
Federal Income Tax	52.33	2129.08
Pennsylvania	29.70	869.39
PA LST \$52	2.00	38.00
PA Employee Unemp.	0.58	16.98
S Strabane Twp.	9.68	283.25
Total	168.31	5503.22

Net Pay	This Pay	YTD	Account Number
This Check	799.19	22816.28	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	967.50	28319.50	
Medicare	967.50	28319.50	
Federal Income Tax	967.50	28319.50	M / 0
Pennsylvania	967.50	28319.50	M / 0
PA LST \$52	967.50	28319.50	
PA Employee Unemp.	967.50	28319.50	
S Strabane Twp.	967.50	28319.50	M / 0

Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

PAPT P596
Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

Pay Date 09/21/2018
Voucher Number
WASHINGTON FEDERAL SAVINGS BANK
CANONSBURG, PA 15317
60-74222433

*** NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE ***

1000 22 2/6

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301

Net Direct Deposit to Checking \$799.19